

EXHIBIT A

COMMONWEALTH OF MASSACHUSETTS

MIDDLESEX, SS.

SUPERIOR COURT DEPARTMENT
TRIAL DIVISION
DOCKET NUMBER:

JOSEPH J. BALLIRO, JR.
Plaintiff,

RECEIVED

6/14/2022 HG

V.

VERIFIED COMPLAINT

STRIPE, INC.

Defendant.

INTRODUCTION

This is a Complaint seeking equitable relief and compensatory damages, attorney fees, costs, and disbursement and treble damages against the defendant Stripe, Inc. Stripe has and continues to claim the Plaintiff is responsible for a debt accrued by a company called ISO Developers in the amount of \$51,611.69 despite repeated and ongoing attempts by the Plaintiff to advise the defendant Stripe the Plaintiff is not and has never been the responsible party for the ISO Developer alleged debt.

PARTIES

1. The Plaintiff Joseph J. Balliro, Jr., (hereinafter referred to as "Balliro"), is an attorney and at all times relevant to this Complaint has been and is a citizen of the Commonwealth of Massachusetts residing at 300 Salem Street, Wilmington, Massachusetts 01887.
2. The Defendant Stripe, (hereinafter referred to as "Stripe"), upon information and belief, is a corporation organized under the laws of the State of California, with its principal place of business at 185 Berry St #550, San Francisco, CA 94107.

JURISDICTION AND VENUE

3. This Court has specific personal jurisdiction over the Defendant Stripe. The Defendant Stripe has and is causing tortious injury to Plaintiff Balliro in the Commonwealth of Massachusetts by its acts and/or omissions. G.L. c. 223A, § 3(d). The Defendant Stripe does business, solicits business, and engages in other persistent course of conduct in the Commonwealth of Massachusetts.
4. Venue is proper in this Court because venue is deemed proper in the Court in the county in which cause of action arose, or where any party to the action resides.
5. The actions alleged herein took part in Massachusetts, and in Middlesex County. Further, a substantial amount of the Defendant Stripe's conduct, as alleged herein by Plaintiff Balliro took place throughout the Commonwealth of Massachusetts, including within Middlesex County.
6. Requiring the Defendant Stripe to litigate these claims in the Commonwealth of Massachusetts does not offend traditional notions of fair play and substantial justice and is permitted by the United States Constitution.
7. The Defendant Stripe systematically availed itself of the Commonwealth of Massachusetts by regularly soliciting, contracting, and engaging in substantial commerce and business activity in the Commonwealth of Massachusetts, including, and without limitation, pursuing collection for an alleged debt accrued by ISO Developers against the Plaintiff Balliro.
8. The Defendant Stripe should have expected that its acts would have consequences within the United States, specifically, in the Commonwealth of Massachusetts as the Defendant Stripe continues to derive substantial revenue from its actions, dealings, associations,

relationships, or otherwise, as described herein, in connection with its payment processing features.

9. Plaintiff Balliro's claims arise from and relate to Defendant Stripe purposeful availing itself of the Commonwealth of Massachusetts.
10. This Court has jurisdiction to determine the rights and privileges of the parties pursuant to General Laws chapter 231A et seq.
11. There is a substantial likelihood of an award in excess of Fifty Thousand (\$50,000.00) Dollars.

FACTS

12. The Plaintiff Balliro is a former employee of the company ISO Developers.
13. Upon information and belief, the company ISO Developers filed and completed bankruptcy.
14. The owner of ISO Developers is Jonathan Kavner who resides in the state of New York.
15. On May 4, 2022, the Plaintiff Balliro began to receive email "notifications" from the Defendant Stripe that they hold the Plaintiff Balliro responsible for an alleged \$51,611.69 debt accrued by the company ISO Developers. (See Exhibit "A")
16. The Plaintiff Balliro has attempted on numerous occasions to advise the Defendant Stripe that he is not the responsible party for the alleged debt and not the owner of ISO Developers.
17. The Defendant Stripe is aware the Plaintiff Balliro is not the responsible party for the alleged \$51,611.69 debt.
18. The Defendant Stripe is aware ISO Developers completed bankruptcy.

19. The Defendant Stripe is aware they were not paid from the bankruptcy for the ISO Developer debt.

20. The Defendant Stripe is attempting to avoid the bankruptcy filing and to unlawfully collect the debt owed by ISO Developers from the Plaintiff Balliro.

CLAIMS

COUNT 1
DECLARATORY RELIEF
G.L. c. 231A Et Seq.

21. The Plaintiff Balliro incorporates all paragraphs of this Complaint as if more fully set forth herein.

22. The Defendant Stripe alleges there exists a written or oral agreement between it and the Plaintiff Balliro that compels the Plaintiff Balliro to pay the balance owed by ISO Developers.

23. No agreement that exists, written or oral, that binds the Plaintiff Balliro as the responsible party for the alleged debt asserted by the Defendant Stripe.

24. The Defendant Stripe knows or should know that the Plaintiff Balliro is not the responsible party of the alleged debt.

25. The Defendant Stripe refuses to acknowledge and accept that the Plaintiff Balliro is not the responsible party of the alleged debt.

26. As a direct and proximate result, the Plaintiff Balliro is being continually harassed by the Defendant Stripe to pay the alleged debt of ISO Developers and has been forced to expend resources and money to defend against the Defendant Stripe's baseless claim.

WHEREFORE, the Plaintiff Balliro demands declaratory relief in the form of an order articulating that the Plaintiff Balliro is not the responsible party of the alleged ISO Developers

debt and that the Defendant Stripe is to cease all collection activity and remove any record that reflects or insinuate the Plaintiff Balliro is the responsible party for the alleged debt.

All other relief, including compensatory relief, this Court deems fair and just.

COUNT II
MASSACHUSETTS GENERAL LAWS CHAPTER 93A, SECTION 11
UNFAIR OR DECEPTIVE TRADE PRACTICES - VIOLATION

27. The Plaintiff Balliro incorporates all paragraphs of this Complaint as if more fully set forth herein.

28. M.G.L. c. 93A, Section 2 states “[u]nfair methods of competition and unfair or deceptive acts or practices in the conduct of any trade or commerce are hereby declared **unlawful**.”

29. At all times relevant to this action, the Defendant Stripe was engaged in the conduct of trade or commerce within the Commonwealth of Massachusetts.

30. The Defendant Stripe engaged in the use or employment of unfair and deceptive acts and practices in violation of M.G.L. c. 93A, Section 2 as above stated.

31. The Defendant Stripe’s actions were knowing and willful.

32. The Defendant Stripe’s actions and conduct has been rendered unlawful pursuant to Massachusetts General Laws Chapter 93A, Section 11.

33. As a direct and proximate result of the acts and conduct of the Defendant Stripe, the Plaintiff Balliro has suffered and continues to suffer substantial and severe irreparable harm.

WHEREFORE, the Plaintiff Balliro demands equitable and compensatory relief in an amount this Court deems fair and just, including attorney fees, costs, disbursements, and treble damages.

All other relief, including compensatory relief, this Court deems fair and just.

**COUNT III
NEGLIGENCE AND GROSS NEGLIGENCE**

34. The Plaintiff Balliro incorporates all paragraphs of this Complaint as if more fully set forth herein.

35. The Defendant Stripe owed a duty to the Plaintiff Balliro to treat him fairly and justly regarding the alleged debt owe by the Defendant by ISO Developers.

36. The Defendant could have easily ascertained the Plaintiff Balliro is not the responsible party to the alleged debt.

37. The Defendant Stripe rejected all claims by the Plaintiff Balliro that he was an employee and not the owner of ISO Developers, and otherwise ignored and fabricated the responsibility of the Plaintiff Balliro.

38. The Defendant Stripe breached the duty owed and the covenant of good faith and fair dealing to the Plaintiff Balliro.

39. The Defendant Stripe's acts and conduct as alleged herein constitute negligence and gross negligence.

40. The Defendant Stripe's acts and conduct were intentional.

41. As a direct and proximate result of the acts and conduct of the Defendant Stripe, the Plaintiff Balliro has suffered and continues to suffer substantial and severe irreparable harm.

WHEREFORE, the Plaintiff Balliro demands equitable and compensatory relief in an amount this Court deems fair and just, including attorney fees, costs, disbursements, and treble damages.

All other relief, including compensatory relief, this Court deems fair and just.

Prayers for Relief

The Plaintiff Joseph J. Balliro, Jr. prays that the Court:

- a) Enter a permanent order pursuant to G.L. c. 231A declaring that the Plaintiff is not the responsible party of the alleged debt.
- b) Enter any and all temporary orders deemed appropriate by this Court compelling the Defendant Stripe to immediately cease harassing the Plaintiff and seeking collection from the Plaintiff.
- c) Award damages, including compensatory and punitive damages, to the Plaintiff Balliro in an amount of \$500,000.00 for the acts and conduct of the Defendant Stripe, Inc.;
- d) Award Plaintiff costs and any reasonable attorney's fees; and
- e) Grant the Plaintiff such further and other relief as the Court may deem fair and just.

Respectfully submitted,
The Plaintiff,
Pro Se,

/s/ Joseph J. Balliro, Jr.
Joseph J. Balliro, Jr., Esquire
Balliro & Balliro
Law Office of Joseph J. Balliro, Jr.
300 Salem Street
Wilmington, Massachusetts 01887
BBO# 550194
(617) 823-2576
JoeBalliroJr@Gmail.com

Dated: June 14, 2022

Verification

I, Joseph J. Balliro, Jr., under oath hereby certify that I have reviewed the factual allegations contained in this Verified Complaint and verify that the facts as alleged are accurate and true based on my personal knowledge and to the best of my knowledge and belief.

/s Joseph J. Balliro, Jr.

EXHIBIT A



Joseph Balliro <joeballirojr@gmail.com>

Your Stripe account for Isodevelopers

Stripe <notifications@stripe.com>

Tue, May 3, 2022 at 11:58 PM

Reply-To: Stripe <notifications@stripe.com>

To: joeballirojr@gmail.com

stripe

This is a quick note on your Isodevelopers account. As it currently stands, your account has a negative balance of \$51,611.69, and we've recently run into trouble withdrawing this amount from your bank account. We would appreciate it if you could update your banking information so we can automatically retry this payout and keep your account in good standing. You can update your banking information here:

<https://dashboard.stripe.com/account/payouts>

Since additional payouts are unlikely to succeed, we won't send new USD payouts until this is fixed. We'll resume your payouts as soon as you have confirmed or updated your bank account information.

Thanks again for using Stripe!

Best, The Stripe team

Stripe, [354 Oyster Point Blvd, South San Francisco, CA 94080](#)



Joseph Balliro <joeballirojr@gmail.com>

Your Stripe account for Isodevelopers

Jonathan Kavner <jonathankavner@gmail.com>

Wed, May 4, 2022 at 8:39 AM

To: David Whitaker <david@bostonpro.com>

Cc: Joseph Balliro <joeballirojr@gmail.com>, Stripe <notifications@stripe.com>

Stripe was connected with the trustee from the ISODOC bankruptcy back on November 18, 2017.

Jonathan Kavner

On May 4, 2022, at 8:16 AM, David Whitaker <david@bostonpro.com> wrote:

I have no idea, but if Robert Errato lost his cause with Amex the how on earth could ISO even owe stripe 60 k

[Quoted text hidden]



Joseph Balliro <joeballirojr@gmail.com>

Your Stripe account for Isodevelopers

Joseph Balliro <joeballirojr@gmail.com>

Wed, May 4, 2022 at 7:38 AM

To: Stripe <notifications@stripe.com>

Cc: "jonathankavner@gmail.com" <jonathankavner@gmail.com>, David Whitaker <david@bostonpro.com>

I am not the responsible party for this debt.

I am an attorney.

Your records are utterly incorrect. I do not care about any stripe payments. I have no account(s) with you.

Remove me from this account or you will force me to take action to force you to remove me.

Jonathan Kavner is the owner of this debt. He is the owner of ISODevelopers. I never have had any interest in ISODevelopers.

Joseph J. Balliro, Jr.

Balliro and Balliro

The Law Office of Joseph J. Balliro, Jr.

300 Salem Street

Wilmington, Massachusetts 01887

(617) 823-2576

BBO# 550194

THIS E-MAIL IS INTENDED ONLY FOR THE PERSONAL AND CONFIDENTIAL USE OF THE ADDRESSEES. THIS MAY BE AN ATTORNEY-CLIENT COMMUNICATION AND AS SUCH IS PRIVILEGED AND CONFIDENTIAL. IF YOU ARE NOT THE INTENDED RECIPIENT, ANY DISCLOSURE, COPYING, DISTRIBUTION OR USE OF THE CONTENTS OF THIS MESSAGE IS PROHIBITED. IF YOU HAVE RECEIVED THIS E-MAIL IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE. THANK YOU.



Joseph Balliro <joeballirojr@gmail.com>

Your Stripe account for Isodevelopers

Stripe <notifications@stripe.com>

Wed, May 11, 2022 at 11:50 PM

Reply-To: Stripe <notifications@stripe.com>

To: joeballirojr@gmail.com

stripe

This is a quick note on your Isodevelopers account. As it currently stands, your account has a negative balance of \$51,611.69, and we've recently run into trouble withdrawing this amount from your bank account. We would appreciate it if you could update your banking information so we can automatically retry this payout and keep your account in good standing. You can update your banking information here:

<https://dashboard.stripe.com/account/payouts>

Since additional payouts are unlikely to succeed, we won't send new USD payouts until this is fixed. We'll resume your payouts as soon as you have confirmed or updated your bank account information.

Thanks again for using Stripe!

Best, The Stripe team

Stripe, [354 Oyster Point Blvd, South San Francisco, CA 94080](#)



Joseph Balliro <joeballirojr@gmail.com>

Your Stripe account for Isodevelopers

Joseph Balliro <joeballirojr@gmail.com>

Thu, May 12, 2022 at 6:21 AM

To: Stripe <notifications@stripe.com>

I HAVE TOLD YOU REPEATEDLY...I AM NOT THE OWNER OR
THE RESPONSIBLE PARTY FOR THIS DEBT!!!

THE RESPONSIBLE PARTY IS JONATHAN KAVNER.

THIS DEBT WAS LISTED IN THE ISO BANKRUPTCY. YOU
ARE VIOLATING A FEDERAL COURT ORDER.

Joseph J. Balliro, Jr.

Balliro and Balliro

The Law Office of Joseph J. Balliro, Jr.

300 Salem Street

Wilmington, Massachusetts 01887

(617) 823-2576

BBO# 550194

THIS E-MAIL IS INTENDED ONLY FOR THE PERSONAL AND CONFIDENTIAL USE
OF THE ADDRESSEES. THIS MAY BE AN ATTORNEY-CLIENT COMMUNICATION
AND AS SUCH IS PRIVILEGED AND CONFIDENTIAL. IF YOU ARE NOT THE
INTENDED RECIPIENT, ANY DISCLOSURE, COPYING, DISTRIBUTION OR USE OF
THE CONTENTS OF THIS MESSAGE IS PROHIBITED. IF YOU HAVE RECEIVED
THIS E-MAIL IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE.
THANK YOU.

[Quoted text hidden]



Joseph Balliro <joeballirojr@gmail.com>

Your Stripe account for Isodevelopers

Joseph Balliro <joeballirojr@gmail.com>

Sun, May 22, 2022 at 6:17 AM

To: Stripe <notifications@stripe.com>

YOU ARE REMARKABLY STUPID. I HAVE TOLD YOU MANY,
MANY TIMES I DO NOT OWN THE ISODEVELOPERS
ACCOUNT.

YOU ARE INCOMPETENT.

Joseph J. Balliro, Jr.

Balliro and Balliro

The Law Office of Joseph J. Balliro, Jr.

300 Salem Street

Wilmington, Massachusetts 01887

(617) 823-2576

BBO# 550194

THIS E-MAIL IS INTENDED ONLY FOR THE PERSONAL AND CONFIDENTIAL USE
OF THE ADDRESSEES. THIS MAY BE AN ATTORNEY-CLIENT COMMUNICATION
AND AS SUCH IS PRIVILEGED AND CONFIDENTIAL. IF YOU ARE NOT THE
INTENDED RECIPIENT, ANY DISCLOSURE, COPYING, DISTRIBUTION OR USE OF
THE CONTENTS OF THIS MESSAGE IS PROHIBITED. IF YOU HAVE RECEIVED
THIS E-MAIL IN ERROR, PLEASE NOTIFY US IMMEDIATELY BY TELEPHONE.
THANK YOU.

[Quoted text hidden]



Joseph Balliro <joeballirojr@gmail.com>

Your Stripe account for Isodevelopers

Stripe <notifications@stripe.com>

Sun, May 29, 2022 at 11:37 PM

Reply-To: Stripe <notifications@stripe.com>

To: joeballirojr@gmail.com

stripe

This is a quick note on your Isodevelopers account. As it currently stands, your account has a negative balance of \$51,611.69, and we've recently run into trouble withdrawing this amount from your bank account. We would appreciate it if you could update your banking information so we can automatically retry this payout and keep your account in good standing. You can update your banking information here:

<https://dashboard.stripe.com/account/payouts>

Since additional payouts are unlikely to succeed, we won't send new USD payouts until this is fixed. We'll resume your payouts as soon as you have confirmed or updated your bank account information.

Thanks again for using Stripe!

Best, The Stripe team

Stripe, [354 Oyster Point Blvd, South San Francisco, CA 94080](#)



Joseph Balliro <joeballirojr@gmail.com>

Your Stripe account for Isodevelopers

Stripe <notifications@stripe.com>

Tue, Jun 14, 2022 at 12:30 AM

Reply-To: Stripe <notifications@stripe.com>

To: joeballirojr@gmail.com

stripe

This is a quick note on your Isodevelopers account. As it currently stands, your account has a negative balance of \$51,611.69, and we've recently run into trouble withdrawing this amount from your bank account. We would appreciate it if you could update your banking information so we can automatically retry this payout and keep your account in good standing. You can update your banking information here:

<https://dashboard.stripe.com/account/payouts>

Since additional payouts are unlikely to succeed, we won't send new USD payouts until this is fixed. We'll resume your payouts as soon as you have confirmed or updated your bank account information.

Thanks again for using Stripe!

Best, The Stripe team

Stripe, [354 Oyster Point Blvd, South San Francisco, CA 94080](#)